

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LEONARD R POHL
DOROTHY I POHL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:20-70252 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/20/2020 and confirmed on 6/29/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		41,972.52
Less Refunds to Debtor	1,431.15	
TOTAL AMOUNT OF PLAN FUND		40,541.37

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,043.01	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,543.01

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	24,129.44	0.00	24,129.44
	Acct: 2677				
					24,129.44

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LEONARD R POHL	0.00	0.00	0.00	0.00
	Acct:				
	LEONARD R POHL	1,431.15	1,431.15	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	AFFIRM	0.00	0.00	0.00	0.00
	Acct: FBUS				
	BANK OF AMERICA NA**	22,406.35	2,783.93	0.00	2,783.93
	Acct: 5509				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 2857				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: 5497				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,184.18	147.13	0.00	147.13
	Acct: 2690				
	CAPITAL ONE BANK (USA) NA BY AMERIC	10,918.35	1,356.57	0.00	1,356.57
	Acct: 7102				
	LVNV FUNDING LLC	10,399.47	1,292.10	0.00	1,292.10
	Acct: 8428				
	LVNV FUNDING LLC	5,891.27	731.97	0.00	731.97
	Acct: 3374				
	CITIBANK**	0.00	0.00	0.00	0.00
	Acct: 1877				
	COMENITY BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0095				
	DISCOVER BANK(*)	12,241.20	1,520.94	0.00	1,520.94
	Acct: 2368				
	DISCOVER BANK(*)	7,580.20	941.82	0.00	941.82
	Acct: 3389				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0002				
	HSBC BANK USA NA	2,970.81	369.11	0.00	369.11
	Acct: 1926				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	4,285.98	532.52	0.00	532.52
	Acct: 3061				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	3,522.83	437.70	0.00	437.70
	Acct: 6043				
	PRA/PORTFOLIO RECOVERY ASSOC	1,761.56	218.87	0.00	218.87
	Acct: 8656				
	PRA/PORTFOLIO RECOVERY ASSOC	1,166.56	144.95	0.00	144.95
	Acct: 5724				
	US BANK NA**	2,880.85	357.94	0.00	357.94
	Acct: 3436				
	USAA FEDERAL SAVINGS BANK	0.00	0.00	0.00	0.00
	Acct: 5862				
	USAA FEDERAL SAVINGS BANK	0.00	0.00	0.00	0.00
	Acct: 3950				
	VERIZON BY AMERICAN INFOSOURCE AS	268.56	33.37	0.00	33.37
	Acct: 0001				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8656				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					10,868.92
TOTAL PAID TO CREDITORS					34,998.36

TOTAL CLAIMED
PRIORITY 0.00
SECURED 0.00
UNSECURED 87,478.17

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

LEONARD R POHL
DOROTHY I POHL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-70252 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Leonard R Pohl
Dorothy I Pohl
Debtors

Case No. 20-70252-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 28, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Leonard R Pohl, Dorothy I Pohl, 258 Southmont Boulevard, Johnstown, PA 15905-2831
15243957	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 01:48:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 29 2023 01:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15243950	+ Email/Text: backoffice@affirm.com	Sep 29 2023 01:14:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15243951	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15263802	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 29 2023 01:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15243952	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:26:05	Capital One - WalMart, P.O. Box 71087, Charlotte, NC 28272-1087
15251778	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 02:53:57	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15243953	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:48:06	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15243954	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:28:29	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15243955	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15246375	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15243956	+ Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15269229	^ MEBN	Sep 29 2023 01:00:43	HSBC Bank USA, N. A., 2929 Walden Ave C9, Attn:Business Services, Depew, NY 14043-2690
15243958	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Sep 29 2023 01:10:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013

District/off: 0315-7

User: auto

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15243959	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:29:12	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15250814	+ Email/Text: RASEBN@raslg.com	Sep 29 2023 01:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15265166	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 29 2023 01:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15268438	Email/PDF: resurgentbknofications@resurgent.com	Sep 29 2023 01:29:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15270596	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 01:26:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15243960	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 01:14:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15256884	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 01:14:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15243961	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 02:00:56	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15243962	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:43	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
15244679	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:48:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15261363	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 29 2023 01:13:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
15243963	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 29 2023 01:13:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
15243964	+ Email/Text: bkelectronicnotices@usaa.com	Sep 29 2023 01:10:00	Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
15266908	Email/PDF: ebn_ais@aisinfo.com	Sep 29 2023 01:29:58	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		QUICKEN LOANS, INC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-7

User: auto

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Date Rcvd: Sep 28, 2023

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor QUICKEN LOANS INC bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Leonard R Pohl thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Dorothy I Pohl thedebterasers@aol.com
Maria Miksich	on behalf of Creditor QUICKEN LOANS INC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8